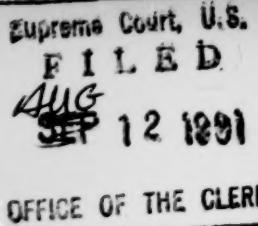


**91-822**

No. \_\_\_\_\_



IN THE  
SUPREME COURT OF THE UNITED STATES

TERM, 1991

SHARON J. KRANK,

Petitioner,

v.

FULTON BANK,

Respondent

PETITIONER FOR WRIT OF CERTIORARI  
TO THE UNITED STATES COURT  
OF APPEALS FOR THE THIRD CIRCUIT  
(CASE NO. 90-1163)

Sharon J. Krank, Pro Se  
6006 Greenbelt Rd., #166  
Greenbelt, MD 20770  
(301) 345-6007



**QUESTIONS PRESENTED**

Did the trial judge's failure to properly instruct the jury as to the only substantive defense of Respondent FULTON BANK invalidate the decision of the jury and give rise to the issuance of a Writ of Certiorari?



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**LIST OF ALL PARTIES TO THE PROCEEDING  
REQUIRED BY SUPREME COURT RULES**

1. **FULTON BANK**  
**Lancaster, PA 17601**
2. **F. MURRAY BRYAN, ESQ.**  
**100 Pine Street,**  
**P.O. Box 1166**  
**Harrisburg, PA 17108**
3. **DAVID E. LEHMAN, ESQ.**  
**100 Pine Street**  
**P.O. Box 1166**  
**Harrisburg, PA 17108**



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No. \_\_\_\_\_

IN THE  
SUPREME COURT OF THE UNITED STATES

\_\_\_\_\_ TERM, 1991  
\_\_\_\_\_

SHARON J. KRANK,

Petitioner,  
v.

FULTON BANK,

Respondent

\_\_\_\_\_

PETITIONER FOR WRIT OF CERTIORARI  
TO THE UNITED STATES COURT  
OF APPEALS FOR THE THIRD CIRCUIT

The Petitioner, SHARON J. KRANK  
respectfully prays that a Writ of  
Certiorari issue to review the judgment of  
the United States Court of Appeals for the  
Third Circuit entered in the above matter  
on September 25, 1990 (Petition for Review  
denied May 14, 1991).



**OPINIONS BELOW**

No opinion was issued by the Third Circuit Court of Appeals, but the Order affirming the Decision of the District Court is reproduced in the Appendix A. The Trial Court's judgment and order, filed January 16, 1991, is reproduced in Appendix B.

**JURISDICTION**

The Petitioner seeks review of the judgment of the Court of Appeals entered on September 25, 1991. By Order dated May 14, 1991, the Third Circuit denied my Petition for Rehearing (Appendix B). This Court's jurisdiction is valid under 28 U.S.C. § 1251(1).

**STATUTES**

Pennsylvania 21 P.S. § 681 requires mortgagee to mark paid mortgages satisfied within 45 days of payment.



## STATEMENT OF THE CASE

### A. Nature of the Case

SHARON J. KRANK brought suit in the United States District Court for the Eastern District of Pennsylvania in April 1989 alleging that Defendant FULTON BANK by wrongfully refusing to satisfy a lien against an office building of which she was record owner, resulted in her loss of that property. The jurisdiction involved was that of Diversity of Citizenship.

### B. Evidence

The property in question was located at 1574 Lititz Pike, Lancaster, PA. Plaintiff purchased the property from one Edythe C. Herr. Settlement was held on or about August 31, 1983.

Prior to settlement Respondent FULTON BANK was contacted as to what amount of money would be necessary to release the property from certain liens against the



property that a title search had revealed were held by FULTON BANK and against Edythe C. Herr.

The "payoff" figure was obtained from Respondent FULTON BANK and on the day of settlement a check in the amount requested by Respondent in the amount of \$76,488.44 was drawn in favor of and delivered to said FULTON BANK. The check, in addition, carried the inscription "IN FULL SATISFACTION - 1574 LITITZ PIKE."

In answering Petitioner's Complaint, as well as at trial, Respondent FULTON BANK admitted the following:

1. That they had furnished to Plaintiff SHARON J. KRANK a payoff figure of \$76,488.44.
2. That they had received and cashed a check in that amount inscribed with the inscription "IN FULL SATISFACTION -1574 LITITZ PIKE."



3. That they had accepted the releases for recording and drawn their own check in the amount of \$13.50 to the Recorder of Deeds so that the record might be officially cleared.

In addition, during the course of the proceedings of the trial Petitioner obtained internal records from Respondent FULTON BANK showing that their own internal loan record card was marked "PAID IN FULL" on September 1, 1983--the very day after settlement on the property.

Despite all of this Respondent FULTON BANK never did clear the public records and as a direct result of this wrongful act, Petitioner SHARON J. KRANK lost her property.

Pennsylvania law clearly sets forth that if full payment is made to a mortgagee, the mortgagee (in this case Respondent FULTON BANK) must (emphasis



added) satisfy the docket within 45 days. (21 P.S. § 681). It is further clear that under Pennsylvania law that a Mortgagor can bring suit for damages when the law is not complied with. The very Federal Court involved in this case has so held Bennett Levin and Linda Levin v. K.B. Weissman v. Harry Rutenberg, et al, 594 F.Supp (1984).

The Statute is fully mandatory and the Sole (emphasis added) responsibility for satisfaction rests with the mortgagee.

The emphasis is added here because at trial the Respondent FULTON BANK inferred that it would have settled the public records had Petitioner supplied additional paperwork. Petitioner had supplied the proper paperwork, but the law, in any event, is clear that it was Respondent's sole responsibility to satisfy the docket (once again, emphasis added).

Now since the Respondent FULTON BANK



admitted getting paid and the law clearly says that once it is paid it must satisfy the docket, why are we here?

The Respondent FULTON BANK in its answer and during the trial raised only one defense--a defense known as the "dragnet clause." In laymen's terms the "Dragnet Clause" means that if a borrower owes money on more than one property, the lender can refuse to allow a borrower to sell a property free and clear if that borrower still owes the lender money on other properties.

In the case at hand the person Petitioner SHARON J. KRANK bought the property from, Edythe C. Herr, who did owe other monies to Respondent FULTON BANK. The Respondent Bank, therefore, invoked in its Answer and at trial the "Dragnet Clause" as its only material defense.

Petitioner realizes that the merits of



the Dragnet Clause defense are not a proper issue for appeal in this case. However, the Dragnet Clause in and of itself is reason for granting the WRIT.

The Trial Judge sat and listened to the evidence of "payment in full" to Respondent FULTON BANK, admitted to by Respondent FULTON BANK. He then listened to witness after witness presented by the Bank testifying almost exclusively on the question of the Dragnet Clause. Yet in his jury instructions (excerpted in Appendix "D"), the Trial Judge told the jury

"the dragnet clause really has nothing to do with this . . ." [the case].

The fatality of these remarks is further strengthened by the fact that during the course of the trial he made repeated comments to the jury reflecting his "expertise in real estate law."



In the more standard portion of the instructions to the jury the judge went on to say (excerpted in Exhibit E),

"So you're the judges of the facts, I'm the judge of the law, you're obligated to follow the law as I state it to it. . ."

Petitioner believes these jury instructions taken together were substantive judicial error. The jury was told to ignore the only issue raised as a defense in this case and, therefore, by virtue of the Trial Judge's instructions, were not allowed to "judge the facts" as they had been directed.

#### CONCLUSION

ACCORDINGLY, a Writ of Certiorari should issue to review the judgment.

Respectfully submitted,



Sharon J. Krank, Pro Se  
6006 Greenbelt Road, #166  
Greenbelt, MD 20770



APPENDIX A

UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT

---

No. 90-1163

---

KRANK, SHARON J.,  
KRANK, DONALD F.,  
Appellants

v.

BARBER, JOHN T. ESQ.,  
BARLEY, SNYDER, COOPER & BARBER,  
FULTON BANK

---

Appeal from the United States District  
Court for the Eastern District of  
Pennsylvania  
(D.C. Civil Action No. 89-02871)  
District Judge: Hon. Edward N. Cahn

---

Submitted Under Third Circuit Rules 12(6)  
July 24, 1990

Before: HIGGINBOTHAM, Chief Judge,  
MANSMANN and COWEN, Circuit Judges.

---



JUDGMENT ORDER

After consideration of all contentions raised by appellant, it is

ADJUDGED AND ORDERED that the judgment of the district court be and is hereby AFFIRMED.

Costs taxed against appellant.

BY THE COURT,

/s/ A. Leon Higginbotham  
Chief Judge

Attest:

/s/ Sally Mrvos  
Clerk



**APPENDIX B**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF  
PENNSYLVANIA**

SHARON J. KRANK and )  
DONALD KRANK, )  
Plaintiffs )  
v. ) CIVIL ACTION  
FULTON BANK, ) NO. 89-2871  
Defendant )

**O R D E R**

AND NOW, this 11th day of January,  
1990, IT IS ORDERED as follows:

1. The motion of Fulton Bank pursuant to Federal Rule of Civil Procedure 50(a) for a directed verdict against Donald Krank is GRANTED.
2. Judgment is hereby ENTERED in favor of Defendant, Fulton Bank, and against Plaintiff, Donald Krank.
3. In accordance with the answers of the jury to the interrogatories propounded



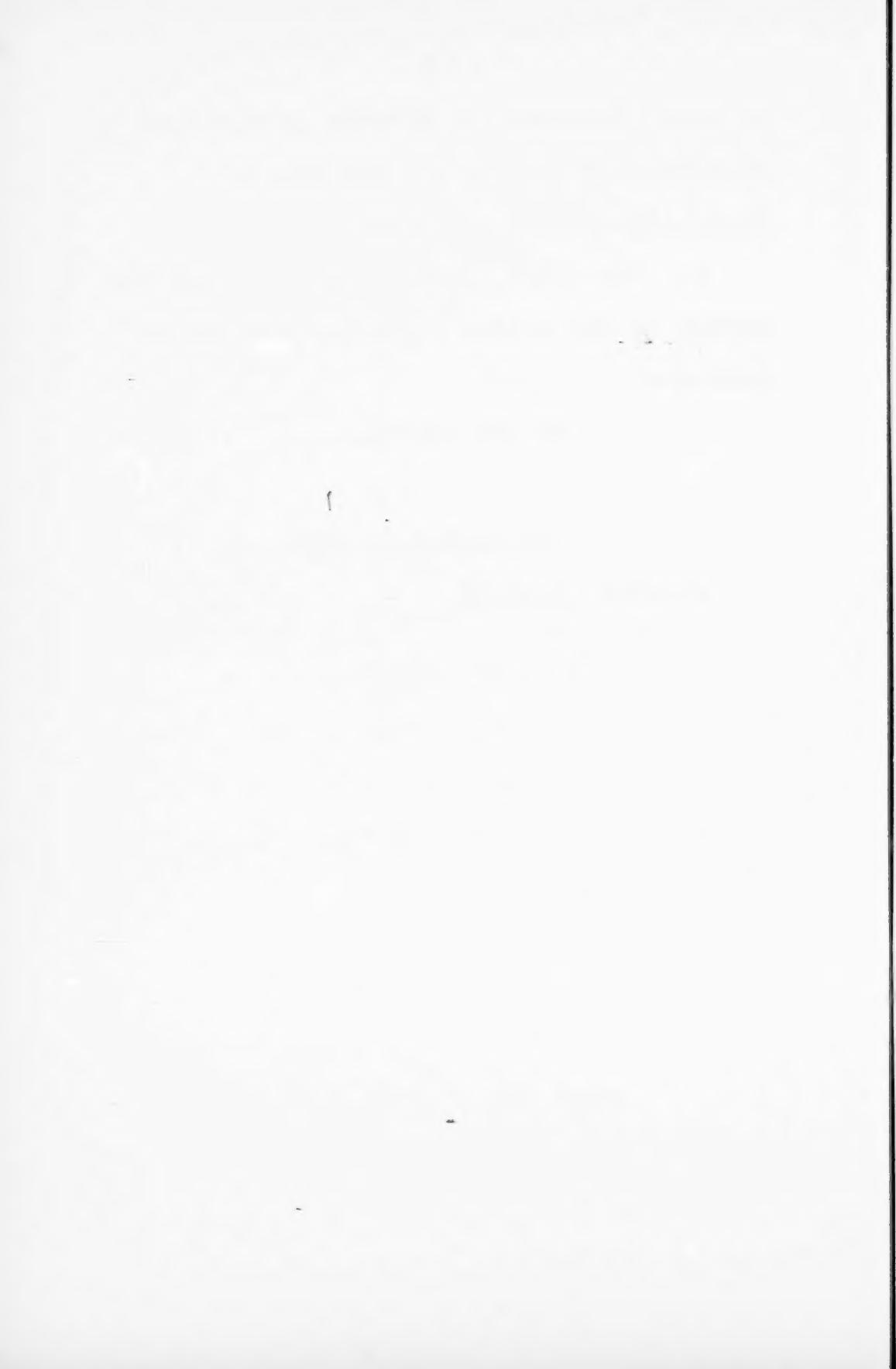
to them, judgment is ENTERED in favor of defendant, Fulton Bank, and against plaintiff, Sharon J. Krank.

4. The Clerk is directed to close the docket of the within case for statistical purposes.

BY THE COURT;

/s/ Edward N. Cahn, J.

entered 1/16/90



**APPENDIX C**

**UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT**

---

No. 90-1163

---

KRANK, SHARON J.,  
KRANK, DONALD F.,  
Appellants

v.

BARBER, JOHN T. ESQ.,  
BARLEY, SNYDER, COOPER & BARBER,  
FULTON BANK

---

(D.C. Civil Action No. 89-02871)

---

**ORDER SUR PETITION FOR PANEL REHEARING**

---

Present: MANSMANN, COWEN and  
HIGGINBOTHAM, Circuit Judges.

The petition for rehearing filed by  
Sharon Krank, in the above-entitled case  
having been submitted to the judges who



participated in the decision of this Court, and no judge who concurred in the decision having asked for rehearing, and none of the members of the panel having voted for rehearing, the petition for rehearing is denied.

BY THE COURT,

/s/ A. Leon Higginbotham, Jr.  
Circuit Judge

Dated: May 14, 1991

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\*Honorable A. Leon Higginbotham, Jr., was Chief Judge at the time the original judgment order was filed on October 17, 1990, having assumed Senior Judge status on February 1, 1991.



APPENDIX D

Judge's Charge      Page 36

that is January 11th, 2:30, and doesn't tell me how you stand on any particular issue in the case. You should not ask me a question of a factual nature. You should not ask me, should we believe Mrs. Herr. That's strictly for you to determine. But suppose you don't understand drag -- you want to further -- the dragnet clause really has nothing to do with this so that's why I didn't cover it. If you want to know about the dragnet clause, I'll explain it to you. If you want to know more about releases and satisfactions, I'll explain it to you. If you want to know about burden of proof, I'll explain it to you. If you're confused about how you determine credibility, I'll explain that to you.



But I can't answer any factual inquiries.

Do you -- either of you wish to see me in regard to exceptions to the charge?

MR. BRYAN: Your Honor, I take it that . . .

THE COURT: Well, I'll see you at sidebar if you do.

MR. BRYAN: Oh, all right. Thank you.

MR. KRANK: I did also, Your Honor.

THE COURT: Okay.

(Sidebar begins).

THE COURT: Would you stand over here, Mr. Krank? We'll take you first. Do you have any exceptions?

MR. KRANK: I don't know if this was covered yesterday. I presented to you a memorandum of law, which you



APPENDIX E

Judge's Charge      Page 8

will tell you what the law is and you will apply the law as I state it to you to the facts as you find them, and by that process, arrive at your verdict. That still is the way we're going to do this. So you're the judges of the facts, I'm the judge of the law, you're obligated to follow the law as I state it to it -- as I state it to you, and apply that law to the facts as you find them.

You should also understand that you are the final judges of the facts. What you say about the facts can never be disturbed. What I say about the law is subject to having an exception taken at sidebar when I'm finished, and if I don't change my -- if they take an exception to what I say and I don't change it, a higher



court can reverse me. But on your factual decisions, you cannot be reversed. You dec -- your factual decisions will be final and binding on these parties.

Now you should understand that it is your recollection of the evidence that controls. The attorneys as -- are permitted to tell you what they think the evidence is in their opening statements, and they're permitted to refresh your memories as to what the evidence was in their closing arguments, and I'm permitted to refer to what I think the evidence was in my instructions to you. But your collective recollection of the evidence controls in the sense what did a person say, and was that person being truthful. That is strictly your determination. And if your collective